

Information to identify the case:

Debtor 1	Marisol L Quiles	Social Security number or ITIN	xxx-xx-2343
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-13801-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Marisol L Quiles

12/27/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Marisol L Quiles
DebtorCase No. 18-13801-ABA
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 3
Total Noticed: 92

Date Rcvd: Dec 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2019.

db +Marisol L Quiles, 2 Hitchner Ave, Bridgeton, NJ 08302-4508
cr +American Honda Finance Corporation, dba Acura Fina, 3625 W. Royal Lane #200,
Irving, TX 75063-2912
cr +SJFCU, 1615 Huffville Road, PO Box 5530, Deptford, NJ 08096-0530
517356361 +Allied Account Services, Inc., 422 Bedford Ave., Bellmore, NY 11710-3564
517356362 #+Allied Interstate, PO Box 361445, Columbus, OH 43236-1445
517356364 +American Air/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
517356368 +Bank of America, POB 45144, Jacksonville, FL 32232-5144
517518301 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517356372 +Big Lots and Overstock, PO Box 659707, San Antonio, TX 78265-9707
517356374 +Bosco's and Capital Bank/Fore., PO Box 182120, Columbus, OH 43218-2120
518426809 CarolWright Gifts, Po Box 5852, Monroe, NJ 4508
517356381 +Cenlar, POB 77404, Ewing, NJ 08628-6404
517356386 +Comenity Bank/Victoria's Secret and Venu, PO Box 182789, Columbus, OH 43218-2789
517463357 +Department Stores National Bank, Citibank, N.A., 701 East 60th Street North,
Sioux Falls, SD 57104-0493
517356394 +FedLoan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
518426814 +Good2go, PO Box 105369, Atlanta GA 30348-5369
518426813 +Midnight Velvet, 1112 7Th ave, Monroe, WI 53566-1364
517517231 +New Jersey Housing and Mortgage Finance Agency, c/o Cenlar FSB, 425 Phillips Blvd,
Ewing, NJ 08618-1430
518426810 Plymouth Rock, Po Box 55165, Boston, MA 022056-5165
518426812 +Publishers Clearing House, Po Box 6344, Harlan, IA 51593-1844
517356404 +South Jersey FCU, PO Box 37603, Philadelphia, PA 19101-0603
517356413 +The Home Depot, 3849 S. Delsea Dr., Vineland, NJ 08360-7470
517549869 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184,
Harrisburg PA 17106-9184
517381495 +U.S. Dept of Housing & Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
517356417 +Ulta, 1135 Arbor Drive, Romeoville, IL 60446-1174
518426811 +Verve, Po Box 6812, Carol Stream IL 60197-6812
517356419 +Wawa, PO Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 27 2019 23:53:26 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustregion03.ne.ecf@usdoj.gov Dec 27 2019 23:53:22 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
517379965 EDI: HNDA.COM Dec 28 2019 04:08:00 Acura Financial Services, National Bankruptcy Center,
P.O. Box 168088, Irving, TX 75016-8088
517356360 +EDI: WFNNB.COM Dec 28 2019 04:08:00 Abercrombie & Fitch, PO Box 659728,
San Antonio, TX 78265-9728
517356363 +EDI: RMSC.COM Dec 28 2019 04:08:00 Amazon, PO Box 965015, Orlando, FL 32896-5015
517356365 +EDI: AMEREXPR.COM Dec 28 2019 04:08:00 American Express, PO Box 981537,
El Paso, TX 79998-1537
517356366 +EDI: AMEREXPR.COM Dec 28 2019 04:08:00 American Express, PO Box 297879,
Ft. Lauderdale, FL 33329-7879
517464320 EDI: BECKLEE.COM Dec 28 2019 04:08:00 American Express National Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517356369 EDI: BANKAMER.COM Dec 28 2019 04:08:00 Bank of America, PO Box 982238,
El Paso, TX 79998
517445846 EDI: BANKAMER.COM Dec 28 2019 04:08:00 Bank Of America, N.A., PO BOX 31785,
Tampa, FL 33631-3785
517356370 +EDI: BANKAMER.COM Dec 28 2019 04:08:00 Bank of America, PO Box 2284,
Brea, CA 92822-2284
517356371 +EDI: TSYS2.COM Dec 28 2019 04:08:00 Barclay's Bank Delaware, 125 S. West St.,
Wilmington, DE 19801-5014
517356373 +EDI: WFNNB.COM Dec 28 2019 04:08:00 Big Lots Credit Card, PO Box 182120,
Columbus, OH 43218-2120
517356383 +EDI: CMIGROUP.COM Dec 28 2019 04:08:00 CMI, 4200 International Pkwy,
Carrollton, TX 75007-1930
517356375 +EDI: CAPITALONE.COM Dec 28 2019 04:08:00 Capital One Bank USA, PO Box 30281,
Salt Lake City, UT 84130-0281
517356377 +EDI: CAPITALONE.COM Dec 28 2019 04:08:00 Capital One Justice, PO Box 30253,
Salt Lake City, UT 84130-0253
517356378 +EDI: CAPITALONE.COM Dec 28 2019 04:08:00 Capital One Retail Services, PO Box 71106,
Charlotte, NC 28272-1106
517458870 EDI: BL-BECKET.COM Dec 28 2019 04:08:00 Capital One, N.A., c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
517356379 +EDI: RMSC.COM Dec 28 2019 04:08:00 Care Credit, PO Box 965038, Orlando, FL 32896-5038
517356380 +EDI: RMSC.COM Dec 28 2019 04:08:00 Care Credit, PO Box 960061, Orlando, FL 32896-0061
518431827 +EDI: CBSAMERIMARK Dec 28 2019 04:08:00 Carol Wright Gifts, PO Box 2852,
Monroe, WI 53566-8052

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517356382 +EDI: CHASE.COM Dec 28 2019 04:08:00 Chase/Bank One Card Service, PO Box 15298,
Wilmington, DE 19850-5298

517356384 +EDI: WFNNB.COM Dec 28 2019 04:08:00 Comenity Bank, PO Box 182789,
Columbus, OH 43218-2789

517356385 +EDI: WFNNB.COM Dec 28 2019 04:08:00 Comenity Bank/Express, PO Box 182789,
Columbus, OH 43218-2789

517356387 +EDI: WFNNB.COM Dec 28 2019 04:08:00 Comenity Capital Bank, PO Box 182120,
Columbus, OH 43218-2120

517356388 +EDI: WFNNB.COM Dec 28 2019 04:08:00 Comenity Capital Bank, PO Box 183003,
Columbus, OH 43218-3003

517356390 +EDI: CCS.COM Dec 28 2019 04:08:00 Credit Collection Services, PO Box 55126,
Boston, MA 02205-5126

517356389 +EDI: CCS.COM Dec 28 2019 04:08:00 Credit Collection Services, 725 Canton Street,
Norwood, MA 02062-2679

517356391 +E-mail/PDF: creditonebknotifications@resurgent.com Dec 27 2019 23:47:04 Credit One Bank,
PO Box 98872, Las Vegas, NV 89193-8872

517984097 EDI: Q3G.COM Dec 28 2019 04:08:00 Department Stores National Bank, c/o Quantum3 Group LLC,
PO Box 657, Kirkland, WA 98083-0657

517356393 +E-mail/Text: bknotice@ercbpo.com Dec 27 2019 23:53:33 ERC, PO Box 23870,
Jacksonville, FL 32241-3870

517356392 +EDI: RMSC.COM Dec 28 2019 04:08:00 Ebay, PO Box 960080, Orlando, FL 32896-0080

517356395 +EDI: WFNNB.COM Dec 28 2019 04:08:00 Forever 21, PO Box 659820,
San Antonio, TX 78265-9120

517356396 +EDI: CITICORP.COM Dec 28 2019 04:08:00 Home Depot, PO Box 6497,
Sioux Falls, SD 57117-6497

517356397 +EDI: IIC9.COM Dec 28 2019 04:08:00 IC System, PO Box 64437, St. Paul, MN 55164-0437

517356398 +E-mail/Text: bncnotices@becket-lee.com Dec 27 2019 23:52:25 Kohl's, PO Box 3115,
Milwaukee, WI 53201-3115

517494747 E-mail/PDF: resurgentbknotifications@resurgent.com Dec 27 2019 23:47:15
LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,
FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

517356399 +EDI: RMSC.COM Dec 28 2019 04:08:00 Lowe's, PO Box 965005, Orlando, FL 32896-5005

517480131 +EDI: MID8.COM Dec 28 2019 04:08:00 MIDLAND FUNDING LLC, PO Box 2011,
Warren, MI 48090-2011

517356400 +EDI: TSYS2.COM Dec 28 2019 04:08:00 Macy's, PO Box 8218, Mason, OH 45040-8218

517440093 +EDI: CBSMASON Dec 28 2019 04:08:00 Massey's, c/o Creditors Bankruptcy Service,
P.O. Box 800849, Dallas, TX 75380-0849

517356401 +EDI: CBSMASON Dec 28 2019 04:08:00 Masseys, PO Box 2822, Monroe, WI 53566-8022

517356402 +EDI: RMSC.COM Dec 28 2019 04:08:00 Old Navy, PO Box 965005, Orlando, FL 32896-5005

517459070 EDI: PRA.COM Dec 28 2019 04:08:00 Portfolio Recovery Associates, LLC, c/o Barclaycard,
POB 41067, Norfolk VA 23541

517476066 EDI: PRA.COM Dec 28 2019 04:08:00 Portfolio Recovery Associates, LLC, c/o Justice,
POB 41067, Norfolk VA 23541

517459036 EDI: PRA.COM Dec 28 2019 04:08:00 Portfolio Recovery Associates, LLC, c/o Upromise,
POB 41067, Norfolk VA 23541

517356403 +EDI: RMSC.COM Dec 28 2019 04:08:00 Pay Pal, PO Box 965005, Orlando, FL 32896-5005

517490446 EDI: Q3G.COM Dec 28 2019 04:08:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788

517490444 EDI: Q3G.COM Dec 28 2019 04:08:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
PO Box 788, Kirkland, WA 98083-0788

517462756 EDI: Q3G.COM Dec 28 2019 04:08:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788

517356405 +E-mail/Text: courts@southjerseyfcu.com Dec 27 2019 23:53:24 South Jersey FCU, PO Box 5530,
Deptford, NJ 08096-0530

517356406 +EDI: RMSC.COM Dec 28 2019 04:08:00 Synch/PC Richard, PO Box 965036,
Orlando, FL 32896-5036

517361403 +EDI: RMSC.COM Dec 28 2019 04:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

517356408 +EDI: RMSC.COM Dec 28 2019 04:08:00 Synchrony Bank, PO Box 965022,
Orlando, FL 32896-5022

517356407 +EDI: RMSC.COM Dec 28 2019 04:08:00 Synchrony Bank, PO Box 965033,
Orlando, FL 32896-5033

517356409 +EDI: RMSC.COM Dec 28 2019 04:08:00 Synchrony Bank, PO Box 965004,
Orlando, FL 32896-5004

517356410 +EDI: RMSC.COM Dec 28 2019 04:08:00 Synchrony Bank/Amazon, PO Box 960013,
Orlando, FL 32896-0013

517518712 +E-mail/Text: bncmail@w-legal.com Dec 27 2019 23:53:40 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

517356414 +EDI: RMSC.COM Dec 28 2019 04:08:00 TJX Co., PO Box 965015, Orlando, FL 32896-5015

517356415 +EDI: RMSC.COM Dec 28 2019 04:08:00 TJX Rewards, PO Box 530948, Atlanta, GA 30353-0948

517356411 +EDI: WTRRN BANK.COM Dec 28 2019 04:08:00 Target, PO Box 1470, Minneapolis, MN 55440-1470

517356412 +EDI: WFNNB.COM Dec 28 2019 04:08:00 The Childrens Place, PO Box 659820,
San Antonio, TX 78265-9120

517356416 +EDI: RMSC.COM Dec 28 2019 04:08:00 Toys R Us, PO Box 965001, Orlando, FL 32896-5001

517483433 +EDI: AIS.COM Dec 28 2019 04:08:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

517356418 +EDI: RMSC.COM Dec 28 2019 04:08:00 Walmart, PO Box 965024, Orlando, FL 32896-5024

TOTAL: 65

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517356367* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, 201 Little Falls Dr,
Wilmington, DE 19808)
517356376* +Capital One Bank USA, PO Box 30281, Salt Lake City, UT 84130-0281

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor New Jersey Housing And Mortgage Finance Agency
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John F Newman on behalf of Creditor SJFCU courts@southjerseyfcu.com
John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation, dba Acura
Financial Services, administrator for Honda Lease Trust ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Rebecca Ann Solarz on behalf of Creditor New Jersey Housing And Mortgage Finance Agency
rsolarz@kmlawgroup.com
Seymour Wasserstrum on behalf of Debtor Marisol L Quiles mylawyer7@aol.com, ecf@seymourlaw.net
Thomas J Subranni trustee@subranni.com,
NJ84@ecfcbis.com; cwild@subranni.com; Subranni@premierremote.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7